

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
STEWART, LISA F § Case No. 09-30636
STEWART, CRAIG A §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

THOMAS E. SPRINGER, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/THOMAS E. SPRINGER, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
THOMAS E. SPRINGER, TRUSTEE					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					
ASSOCIATED BANK					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
THOMAS E. SPRINGER					
COLLEEN MCLAUGHLIN					
DOROTHY O'BRIEN					
ALAN S. HOREWITCH, CPA					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
FEDERAL WITHHOLDING					
IL STATE WITHHOLDING TAXES					
MEDICARE WITHHOLDING					
OASDI					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Marion Stewart Curling Pond Ct. Elburn, IL 60119					
8	Marion Stewart					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Advanced Pain & Anestheisa PC 2198 Paysphere Circle Chicago, IL 60674					
	Aes/chase Bank 1200 N 7th St Harrisburg, PA 17102					
	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410					
	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410					
	Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091					
	Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222					
	Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Po Box 15298 Wilmington, DE 19850					
	Chase Po Box 15298 Wilmington, DE 19850					
	Chase Po Box 15298 Wilmington, DE 19850					
	Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850					
	Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807					
	Ltd Financial Services 7322 Southwest Freeway STe 1600 Houston, TX 77074					
	R & B Receivables Mana 860 Northpoint Blv Waukegan, IL 60085					
	Stith Oral & Maxillofacial Surgery 1131 Randall Court Geneva, IL 60134					
5	Advantage Assets,inc					
1	Chase Bank Usa, N.A.					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Chase Bank Usa, N.A.					
3	Chase Bank Usa, N.A.					
4	Chase Bank Usa, N.A.					
6	Fia Card Services, Na/Bank Of Ameri					
7	Fia Card Services, Na/Bank Of Ameri					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1

Exhibit 8

Case No: 09-30636 CAD Judge: Carol A. Doyle
Case Name: STEWART, LISA F
STEWART, CRAIG A
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 09/22/09
Claims Bar Date: 03/15/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 1518 Triple Crown Ct, Saint Charles IL	446,000.00	0.00		0.00	FA
2. Charter One Checking Account	200.00	0.00		0.00	FA
3. Charter One Savings Account	100.00	0.00		0.00	FA
4. Misc household furniture & appliances: TV, washer, dryer, stove, refrigerator, beds, lamps, sofas, chairs, dressers, bicycle	2,200.00	0.00		0.00	FA
5. Personal books and pictures	150.00	0.00		0.00	FA
6. Clothing	100.00	0.00		0.00	FA
7. 2001 Mercedes E 320	7,700.00	0.00		0.00	FA
8. 2001 Chrysler Town & Country Mini Van 54,000 miles	4,025.00	0.00		0.00	FA
9. Lawsuit Stewart v. American Bank and Trust, (u) Craig Stewart's Lawsuit Listed on Debtors' Amended Schedules	Unknown	62,500.00		62,500.00	FA
10. Post-Petition Interest Deposits (u)	Unknown	N/A		6,017.86	Unknown
11. Tax refund-State of Illinois (u)	200.00	200.00		200.00	FA
12. Tax refund-Federal (u)	6,016.00	6,016.00		0.00	FA

TOTALS (Excluding Unknown Values) \$466,691.00 \$68,716.00 \$68,717.86 \$0.00
Gross Value of Remaining Assets
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee preparing Final Fee applications for Counsel and Accountant and preparing Final Report.

Initial Projected Date of Final Report (TFR): 12/01/11

Current Projected Date of Final Report (TFR): 03/01/13

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2
Exhibit 8

Case No: 09-30636 CAD Judge: Carol A. Doyle
Case Name: STEWART, LISA F
STEWART, CRAIG A

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 09/22/09
Claims Bar Date: 03/15/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30636 -CAD
Case Name: STEWART, LISA F
STEWART, CRAIG A
Taxpayer ID No: *****0214
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****9320 CHECKING ACCOUNT

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/31/12		Trsf In From BANK OF AMERICA	BALANCE FORWARD				0.00
09/28/12	10	United States Treasury	INITIAL WIRE TRANSFER IN	9999-000	13,433.66		13,433.66
10/16/12		ASSOCIATED BANK	Tax Refund	1224-000	6,016.00		19,449.66
11/05/12		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		7.82	19,441.84
12/07/12		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.39	19,429.45
01/08/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.98	19,417.47
02/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.37	19,405.10
02/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		28.85	19,376.25
02/26/13	100000	International Surities, Ltd. Suite 420 701 Poydra Street New Orleans, LA 70139	BANK SERVICE FEE	2600-000		20.68	19,355.57
03/07/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		26.02	19,329.55
04/05/13		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		28.76	19,300.79
06/07/13	100001	THOMAS E. SPRINGER, TRUSTEE 400 S. County Farm Road Suite 330 Wheaton, IL 60187	Chapter 7 Compensation/Expense	2100-000		6,685.89	12,614.90
06/07/13	100002	Thomas E. Springer 400 S. County Farm Road Suite 330 Wheaton, IL 60187	Attorney for Trustee Fees (Trustee	3110-000		6,015.00	6,599.90
06/07/13	100003	Alan S. Horewitch, CPA 2150 E. Lake Cook Road Suite 560 Buffalo Grove, IL 60089	Accountant for Trustee Fees (Other	3410-000		2,547.50	4,052.40
06/07/13	100004	Marion Stewart 1479 E. Marcus Court Park Ridge, IL 60068-1515	Claim 8, Payment 1.49905%	5100-000		4,052.40	0.00

Page Subtotals 19,449.66 19,449.66

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30636 -CAD
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STEWART, CRAIG A
Taxpayer ID No: *****0214
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****9320 CHECKING ACCOUNT

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	0.00				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	0.00				
			COLUMN TOTALS		19,449.66	19,449.66	0.00
			Less: Bank Transfers/CD's		13,433.66	0.00	
			Subtotal		6,016.00	19,449.66	
			Less: Payments to Debtors			0.00	
			Net		6,016.00	19,449.66	

Page Subtotals 0.00 0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30636 -CAD
Case Name: STEWART, LISA F
STEWART, CRAIG A
Taxpayer ID No: *****0214
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****0915 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/08/11	9	American Bank & Trust Davenport, IA 52807	BALANCE FORWARD Net Settlement proceeds Proceeds represent net figure after attorney fees and withholding pursuant to court order allowing same. Memo Amount: 62,500.00 Gross settlement COLLEEN MCLAUGHLIN Memo Amount: (37,662.74) Special Counsel fees/McLaughlin DOROTHY O'BRIEN Memo Amount: (1,905.00) Special Counsel fees/O'Brien FEDERAL WITHHOLDING Memo Amount: (7,050.42) Federal withholding taxes OASDI Memo Amount: (963.15) OASDI (withholding taxes) MEDICARE WITHHOLDING Memo Amount: (332.52) Medicare withholding IL STATE WITHHOLDING TAXES Memo Amount: (1,146.61) IL state withholding taxes	1229-000 3210-600 3210-600 6950-720 6950-720 6950-720 6950-720	13,439.56		0.00 13,439.56
04/26/11	000100	INTERNATIONAL SURETIES, LTD. SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	Portion on Blanket Bond #016026455	2300-000		11.15	13,428.41
04/29/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.06		13,428.47
05/31/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.12		13,428.59
06/30/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,428.70
07/29/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,428.81
08/31/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.12		13,428.93
09/30/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,429.04
10/31/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,429.15

Page Subtotals

13,440.30

11.15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30636 -CAD
Case Name: STEWART, LISA F
STEWART, CRAIG A
Taxpayer ID No: *****0214
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****0915 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/31/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		17.11	13,412.04
11/30/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,412.15
11/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		16.54	13,395.61
12/30/11	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,395.72
12/30/11		BANK OF AMERICA	BANK SERVICE FEE	2600-000		16.52	13,379.20
01/31/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.12		13,379.32
01/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		17.55	13,361.77
02/15/12	000101	INTERNATIONAL SURETIES, LTD. SUITE 420 701 POYDRAS STREET NEW ORLEANS, LA 70139	Blanket Bond ; Bond #016026455	2300-000		13.30	13,348.47
02/29/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,348.58
02/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		15.88	13,332.70
03/30/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,332.81
03/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		16.39	13,316.42
04/30/12	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.11		13,316.53
04/30/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		16.92	13,299.61
05/31/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,299.72
05/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		16.90	13,282.82
06/29/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.11		13,282.93
06/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		15.79	13,267.14
07/31/12	10	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.12		13,267.26
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		17.40	13,249.86
08/24/12	11	Judy Baar Topinka on the Treasurer of the State of IL	Tax Refund	1224-000	200.00		13,449.86
08/31/12	10	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.11		13,449.97
08/31/12		BANK OF AMERICA 901 MAIN STREET 10TH FLOOR	BANK FEES	2600-000		16.31	13,433.66

Page Subtotals

201.12

196.61

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30636 -CAD
Case Name: STEWART, LISA F
STEWART, CRAIG A
Taxpayer ID No: *****0214
For Period Ending: 07/12/13

Trustee Name: THOMAS E. SPRINGER, TRUSTEE
Bank Name: BANK OF AMERICA
Account Number / CD #: *****0915 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/31/12		DALLAS, TX 75283 Trsf To ASSOCIATED BANK	FINAL TRANSFER	9999-000		13,433.66	0.00

Memo Allocation Receipts: 62,500.00
Memo Allocation Disbursements: 49,060.44

Memo Allocation Net: 13,439.56

COLUMN TOTALS 13,641.42 13,641.42 0.00
Less: Bank Transfers/CD's 0.00 13,433.66
Subtotal 13,641.42 207.76
Less: Payments to Debtors 0.00
Net 13,641.42 207.76

Total Allocation Receipts: 62,500.00
Total Allocation Disbursements: 49,060.44

Total Memo Allocation Net: 13,439.56

TOTAL - ALL ACCOUNTS NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE
CHECKING ACCOUNT - *****9320 6,016.00 19,449.66 0.00
MONEY MARKET - *****0915 13,641.42 207.76 0.00

19,657.42 19,657.42 0.00

(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Page Subtotals 0.00 13,433.66